

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 17-11982

Debtor Cynthia Gibson SS# xxx-xx-4442 Median Income ☐ Above ☒ Below
Joint Debtor _____ SS# _____
Address 501 Broad Street Greenwood, MS 38930-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 454.20 per **bi-weekly** to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Riverview Nursing Home
1600 W Claiborne Avenue
Greenwood MS
38930-0000

(B) Joint Debtor shall pay \$ 454.20 per **bi-weekly** to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Mississippi Dept. of Revenue:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Other/ _____	\$ <u>0.00</u>	@ <u>0.00</u>	/month

DOMESTIC SUPPORT OBLIGATION DUE TO: _____

-NONE-

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid _____ direct, _____ through payroll deduction, or _____ through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning

To be paid _____ Direct _____ through payroll deduction _____ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: Seterus Inc BEGINNING _____ @ \$ 362.00 ☒ PLAN ☐ DIRECT
07/17

MTG ARREARS TO: Seterus Inc THROUGH _____ \$ 1,827.00 @ \$ 35.13 /MO*
(*Including interest at 0.00 %)

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: -NONE- Approx. amt. due: _____ Int. Rate: _____
Property Address: _____ Are related taxes and/or insurance escrowed Yes No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge.

Debtor's Initials CG Joint Debtor's Initials _____

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Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
Capital One Auto Finance	2008 Grand Marquis 117000 miles		7,453.00	3,724.20	5.00%	Pay Value
Santander Consumer USA	2006 Toyota Camry 65743 miles		6,774.00	6,547.50	5.00%	Pay Value
Td Auto Finance	2010 Chevy Malibu 47582 miles	X	13,080.00	7,992.90	5.00%	Amt. Owed

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
Tower Loan	Secured by household goods	2,908.00	0.00

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
-NONE-			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: Debtor's 2008 Grand Marquis and Toyota Camry are driven by Debtor's son's who are contributing to her income to make the payments. They have always made the payments on those vehicles although they are in her name. Debtor is proposing to keep all vehicles due to the contributions provided by her sons.

GENERAL UNSECURED DEBTS totaling approximately \$ 11,276.30. Such claims must be timely filed and not disallowed to receive payment as follows: IN FULL (100%) or 0 % (percent) MINIMUM, or a total distribution of \$0.00 with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$ 3,300.00
 Attorney Fees Previously Paid \$ 742.00
 Attorney fees to be paid in plan \$ 2,558.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent
Direct General Insurance
707 Hwy 82 West Suite A
Greenwood, MS 38930
 Telephone/Fax 6624552800

Attorney for Debtor (Name/Address/Phone # / Email)
Vallrie Dorsey
P.O. Box 503
Greenwood, MS 38935
 Telephone/Fax 662-455-2032
 Facsimile No. 662-455-2034
 E-mail Address ecfbankruptcy@dorseygates.com

DATE: June 14, 2017 DEBTOR'S SIGNATURE /s/ Cynthia Gibson
 JOINT DEBTOR'S SIGNATURE _____
 ATTORNEY'S SIGNATURE /s/ Vallrie Dorsey